

Information to identify the case:

Debtor 1	<u>Christopher H. Docchio</u>	Social Security number or ITIN	xxx-xx-0314
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20252-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher H. Docchio

4/11/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher H. Docchio
Debtor

Case No. 18-20252-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 11, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher H. Docchio, 147 Fairfield Drive, New Brighton, PA 15066-3503
cr	+ Sewickley Heights Manor Homes Association, 101 Greenwood Drive, Sewickley, PA 15143-8800
14763160	+ Aleppo Township Authority, 100 North Drive, Suite 2, Sewickley, PA 15143-2383
14763163	+ Citizens Bank, PO Box 789, Providence, RI 02901-0789
14763164	+ Clearview Federal Credit Union, PO Box 96099, Charlotte, NC 28296-0099
14763165	+ Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0067
14763170	PNC Visa, P. O. Box 856177, Louisville, KY 40285-6177
14763167	+ Penn Federal Credit Union, Delinquency Control Center, PO Box 5100, Fort Hood, TX 76544-0100
14763172	+ Sewickley Heights Manor Homes Associatio, 101 Greenwood Drive, Sewickley, PA 15143-8800
14792981	+ Sewickley Heights Manor Homes Association, c/o Brandon B. Rothey, Esq., 535 Smithfield Street, Suite 1300, Pittsburgh, PA 15222-2300

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Apr 11 2023 23:48:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	EDI: Q3G.COM	Apr 12 2023 03:37:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14787377	EDI: BANKAMER.COM	Apr 12 2023 03:37:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14763162	EDI: BANKAMER.COM	Apr 12 2023 03:37:00	Bank of Ameica, P.O. Box 15026, Wilmington, DE 19850-5026
14765321	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 11 2023 23:48:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14788919	+ Email/Text: ebnjts@grblaw.com	Apr 11 2023 23:48:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,

District/off: 0315-2

User: auto

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Date Rcvd: Apr 11, 2023

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14787464	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 11 2023 23:49:00	Pittsburgh, PA 15219-6101 Clearview FCU, 8805 University Blvd, Moon Township PA 15108-4212
14782393	EDI: DISCOVER.COM	Apr 12 2023 03:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14798700	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 11 2023 23:49:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14763166	Email/Text: bankruptcies@penncredit.com	Apr 11 2023 23:48:00	Penn Credit Corp, PO Box 988, Harrisburg, PA 17108
14763168	Email/Text: blegal@phfa.org	Apr 11 2023 23:49:00	PHFA, P.O. Box 15057, Harrisburg, PA 17105-5057
14803616	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14814981	+ Email/Text: bankruptcy@rarogersinc.com	Apr 11 2023 23:49:00	Pentagon FCU, c/o R.A. Rogers, Inc., PO Box 3302, Crofton, MD 21114-0302
15383431	EDI: Q3G.COM	Apr 12 2023 03:37:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14763171	+ Email/Text: bankruptcy@rarogersinc.com	Apr 11 2023 23:49:00	R.A. Rogers Inc, PO Box 3302, Crofton, MD 21114-0302

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14763161	*+	Aleppo Township Authority, 100 North Drive, Suite 2, Sewickley, PA 15143-2383
14763169	*	PHFA, P.O. Box 15057, Harrisburg, PA 17105-5057

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brandon B. Rothey	on behalf of Creditor Sewickley Heights Manor Homes Association bbr@muslaw.com tad@muslaw.com; rmp@muslaw.com; muslawpitt@yahoo.com

District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lauren M. Lamb

on behalf of Debtor Christopher H. Docchio
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;
rlager@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7